

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Joshua R Cornelius
Amy L Cornelius
Debtor(s)

Bankruptcy Case No.: 18-22200-GLT
Issued Per 8/13/2018 Proceeding
Chapter: 13
Docket No.: 28 - 19
Concil. Conf.: December 13, 2018 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated July 7, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Dec. 13, 2018 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 4 of Wells Fargo Bank NA and Claim No. 5 of PA Revenue .
- ☒ H. Additional Terms: The secured claim(s) of the following Creditor(s) shall govern as claim amount, to be paid at the modified plan terms: Claim No. 1 of Huntington National Bank and Claim No. 3 of Huntington National Bank.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

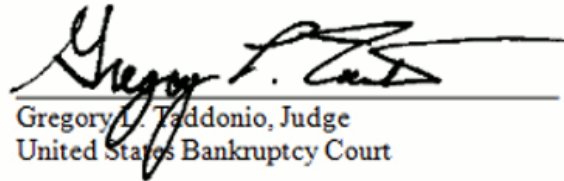
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: August 16, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joshua R Cornelius
 Amy L Cornelius
 Debtors

Case No. 18-22200-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

Page 1 of 3
 Total Noticed: 46

Date Rcvd: Aug 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2018.

db/jdb
 cr
 +Joshua R Cornelius, Amy L Cornelius, 147 Woods Rd, Parker, PA 16049-1811
 +Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place,
 Mezzanine Level, Pittsburgh, PA 15222-4227
 14856273 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 14856281 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Ford Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
 14856276 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
 14856278 +Dfs/webbank, Po Box 81607, Austin, TX 78708-1607
 14856280 ++FIRSTMERIT BANK NA, 3 CASCADE PLAZA CAS36, 3RD FLOOR, AKRON OH 44308-1124
 (address filed with court: First Merit Bank, 106 S. Main St., Akron, OH 44308)
 14877710 +Mercer County State Bank, 712 W Main St, Grove City, PA 16127-1112
 14856292 +PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17108-0788
 14856294 Prfrd Cus Ac, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
 14856295 +Stpc/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14856300 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14887652 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
 14886601 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
 14871575 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 14856302 +Wf/nation, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14856272 +E-mail/Text: ally@ebn.phinsolutions.com Aug 17 2018 01:59:12 Ally Financial,
 200 Renaissance Ctr, Detroit, MI 48243-1300
 14856274 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 17 2018 02:04:30 Capl/bontn,
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 14856275 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 17 2018 02:04:57 Capl/polrs,
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 14856277 +E-mail/Text: abovay@creditmanagementcompany.com Aug 17 2018 02:00:18 Credit Management Co,
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 14856279 +E-mail/Text: mrdiscen@discover.com Aug 17 2018 01:59:12 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 14856282 +E-mail/Text: bankruptcy@huntington.com Aug 17 2018 01:59:52 Huntington National Ba,
 7 Easton Oval, Columbus, OH 43219-6060
 14877706 +E-mail/Text: bankruptcy@huntington.com Aug 17 2018 01:59:52 Huntington National Bank,
 7 Easton Oval, Columbus, OH 43219-6060
 14856286 E-mail/Text: cio.bncmail@irs.gov Aug 17 2018 01:59:22 INTERNAL REVENUE SERVICE,
 PO BOX 145595, Cincinnati, OH 45250
 14893081 +E-mail/Text: kburkley@bernsteinlaw.com Aug 17 2018 02:00:38 Mercer County State Bank,
 c/o Bernstein-Burkley, PC, 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14856289 +E-mail/PDF: pa_dc_claims@navient.com Aug 17 2018 02:05:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 14856288 +E-mail/PDF: pa_dc_claims@navient.com Aug 17 2018 02:04:33 Navient, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 14889863 E-mail/PDF: cbp@onemainfinancial.com Aug 17 2018 02:04:51 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 14856290 +E-mail/PDF: cbp@onemainfinancial.com Aug 17 2018 02:03:56 Onemain, Po Box 1010,
 Evansville, IN 47706-1010
 14856291 +E-mail/PDF: cbp@onemainfinancial.com Aug 17 2018 02:04:51 Onemain Financial, Po Box 499,
 Hanover, MD 21076-0499
 14877716 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2018 01:59:49 PA Department of Revenue,
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
 14894969 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 17 2018 02:26:21
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14858439 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 17 2018 02:26:21
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14856293 +E-mail/Text: blegal@phfa.org Aug 17 2018 02:00:00 Pa Housing Finance Age, 211 N Front St,
 Harrisburg, PA 17101-1406
 14877717 +E-mail/Text: blegal@phfa.org Aug 17 2018 02:00:00 Pa Housing Finance Agency,
 211 N Front St, Harrisburg, PA 17101-1406
 14877912 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2018 01:59:50
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg PA 17128-0946
 14894847 +E-mail/Text: blegal@phfa.org Aug 17 2018 02:00:00 Pennsylvania Housing Finance Agency,
 211 North Front Street, Harrisburg, PA 17101-1406
 14856296 +E-mail/PDF: gecsedirecoverycorp.com Aug 17 2018 02:04:29 Synch/care Credit,
 C/o Po Box 965036, Orlando, FL 32896-0001
 14856297 +E-mail/PDF: gecsedirecoverycorp.com Aug 17 2018 02:04:00 Synch/lowes, Po Box 965005,
 Orlando, FL 32896-5005
 14856298 +E-mail/PDF: gecsedirecoverycorp.com Aug 17 2018 02:04:29 Synch/oldnavydc, Po Box 965005,
 Orlando, FL 32896-5005

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 46

Date Rcvd: Aug 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14856299 +E-mail/PDF: gecsed@recoverycorp.com Aug 17 2018 02:04:57 Synch/score Rewards,
P.o. Box 965005, Orlando, FL 32896-5005
14894169 +E-mail/PDF: gecsed@recoverycorp.com Aug 17 2018 02:04:57 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14859207 +E-mail/Text: bankruptcy@huntington.com Aug 17 2018 01:59:53 The Huntington National Bank,
PO Box 89424, Cleveland, OH 44101-6424
14856301 +E-mail/Text: bankruptcy@huntington.com Aug 17 2018 01:59:53 The Huntington Natl Ba,
Po Box 1558, Columbus, OH 43216-1558
14893105 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 17 2018 02:04:36 Verizon,
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14877726 E-mail/Text: bankruptcy@firstenergycorp.com Aug 17 2018 02:00:04 West Penn Power,
P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Mercer County State Bank
cr Pennsylvania Housing Finance Agency
14856287 Mercer County State Ba
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14877695* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14877696* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
14877704* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Ford Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
14877697* +Capl/bontn, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14877698* +Capl/polrs, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14877699* +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
14877700* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14877701* +Dfs/webbank, Po Box 81607, Austin, TX 78708-1607
14877702* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14877703* ++FIRSTMERIT BANK NA, 3 CASCADE PLAZA CAS36, 3RD FLOOR, AKRON OH 44308-1124
(address filed with court: First Merit Bank, 106 S. Main St., Akron, OH 44308)
14877705* +Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14856283* +Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14877707* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
14856285* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
Room 727, Pittsburgh, PA 15222-4107
14877709* +Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14856284* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14877708* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
14877712* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14877711* +Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
14877713* +Onemain, Po Box 1010, Evansville, IN 47706-1010
14877714* +Onemain Financial, Po Box 499, Hanover, MD 21076-0499
14877715* +PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17108-0788
14877718* Prfrd Cus Ac, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
14877719* +Stpc/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14877720* +Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14877721* +Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
14877722* +Synch/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
14877723* +Synch/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
14877724* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14877725* +The Huntington Natl Ba, Po Box 1558, Columbus, OH 43216-1558
14877727* +Wf/nation, Po Box 14517, Des Moines, IA 50306-3517

TOTALS: 3, * 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 46

Date Rcvd: Aug 16, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2018 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General
akovalchick@attorneygeneral.gov
James Warmbrodt on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Mercer County State Bank kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Lawrence W. Willis on behalf of Joint Debtor Amy L Cornelius ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com
Lawrence W. Willis on behalf of Debtor Joshua R Cornelius ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7